

Federal PELL Grant

Information for Customers
seeking PELL Grant
assistance.

INSTRUCTIONS FOR CUSTOMERS INTERESTED IN PELL GRANT

1. UI beneficiary must decide what type of training best meets their needs. They must also determine an educational institution he/she wants to attend. The school chosen must be a participant in the Pell Grant Scholarship program. Complete FAFSA application for the Pell Grant. Maximum amount that a student can receive is \$5,350 in 2009 and \$5,550 in 2010.
2. Application for the Pell Grant is accessed on the FAFSA Website:
www.fafsa.gov
(Advise customers to be sure to go to the correct web site. Don't pay anyone or any company to prepare it – especially online companies.)
3. The 2009-2010 School Year (July 1st, 2009 – June 30th, 2010) FAFSA applications must be submitted by midnight June 30th, 2010.
4. DWD staff will direct the UI Claimant to resources that will help him/her identify through labor market information the occupations that are in high demand so a course of study for training and an educational institution can be chosen.
5. For other resource information, they may go to:
 - a) www.opportunity.gov
 - b) www.missourieconomy.org (Provides Labor Market information, which occupations and industries are growing and where these jobs are located.)
 - c) www.missouricareersource.com/mech (Provides information about training providers in Missouri that are approved and not approved for training.)
6. Go to: www.thePELL.com will provide more information about the PELL Grant and a list of participating educational institutions in all the states.
7. A Dislocated Worker may qualify under the Simplified Needs Analysis
8. A dependent student who has a parent who is a dislocated worker, or an independent student who is, or whose spouse is a dislocated worker, may be eligible.
9. When completing the Pell Grant application, the DW's current financial situation may be used rather than the "Standard Formula" of income eligibility.
10. The DW would be automatically eligible for a PELL Grant if all established financial criteria are met, but would have to go through the process.
11. UI claimants not enrolled in WIA programs may be eligible for PELL Grant/other student aid.
12. A UI claimant may be eligible for the PELL Grant and other student aid without being enrolled in WIA programs. WIA services should be provided as wrap around services.

Pell Grant Letter Received

Customer calls or comes to MCC
interested in training

Explain that the letter is letting them know
of the opportunity to improve their job
skills while they are out of work and their
potential eligibility for a Pell Grant.

If they know
the training
they are
interested in

If they are
unsure what
training they
wish to pursue

- Encourage and assist in completion of FAFSA
- Instruct them how to research LMI
 - for information on training facilities
 - demand occupations
 - occupations projected to grow
- Schedule for a MCC orientation to be routed to Dislocated Worker staff and any other programs that would assist them to successfully complete training

- Encourage customer to do interest testing
- Instruct them how to research LMI for information on demand occupations and occupations projected to grow
- Encourage and assist in completion of FAFSA
- Attend a MCC orientation to be routed to Dislocated Worker staff and any other programs that would assist them to successfully complete training.

Once interest is determined,
instruct customer how to
access information about
training facilities.

Encourage customers to contact training
facilities for additional financial aid
information.

U.I. LETTER

The purpose of this letter is to personally advise you of new opportunities for education and training now available to unemployed workers.

On May 8, 2009, President Obama announced that workers who are getting unemployment insurance (UI) benefits will receive special consideration for financial aid to pay for job training or education and may also be able to keep UI benefits while enrolled. Studies have shown that workers with more education and training have more secure jobs and higher wages.

Federal Pell Grant scholarships cover up to \$5,350 in education and training expenses. They are accepted at most universities and community colleges and many trade and technical schools. Even if you do not qualify for a Pell Grant, you may be eligible for other aid.

Applying for financial aid and finding training are not difficult. The Departments of Education and Labor have created a single web site, www.opportunity.gov, where you can find helpful information.

If you are interested in pursuing these opportunities, here are the steps you should take:

- Decide what type of training best meets your needs. You may view www.careeronestop.org, visit your local community college or personally go to a Missouri Career Center for help in identifying potential education and training opportunities. To contact the nearest Missouri Career Center, you may call the toll free number at 1-888-728-5627 or access www.MissouriCareerSource.com.
- Colleges or Missouri Career Centers can help you apply for Pell Grant scholarships and other federal financial aid. An application is also available at www.fafsa.gov or by calling 1-800-4FEDAID. Although you will need to report last year's income when applying, your school can adjust your eligibility to reflect your current circumstances.
- If you receive a Pell Grant to help with school expenses, your UI benefit eligibility will not be denied simply because you are enrolled in school or training. Upon receiving approval for a Pell Grant, you should call your Regional Claims Center one week prior to the start of your schooling or training for instructions. Telephone numbers for the Regional Claims Center are:

Jefferson City	573-751-9040
Kansas City	816-889-3101
Springfield	417-895-6851
St. Louis	314-340-4950
Toll Free	800-320-2519

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You must take this letter with you to the school you select. For the next 90 days, it confirms that you are an unemployment insurance beneficiary. While it does not guarantee you a Pell Grant, your school will use this letter to adjust your eligibility. After 90 days, or if you lose this letter, you may provide alternative evidence that you are currently receiving unemployment insurance by going to www.labor.mo.gov and clicking on "View Unemployment Claim Status." You can print current claim information from this screen.

While our economy is struggling, we have an opportunity to improve workers' skills and lay the foundation for a stronger economy in the future.

I encourage you to carefully consider this opportunity.

Sincerely,

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thePELL.com

Your one-stop shop for information
about the Pell Grant program

[Home](#)

[Are You Eligible?](#)

[Pell Amounts](#)

[Maximize Your Pell](#)

[Frequently Asked
Questions](#)

[State Pell Grants](#)

[Helpful Sites](#)

[Pell Grant Application](#)

[GiveMeScholarships.com](#)

[Free Advice from a Real
Scholarship Judge on
How to Win Scholarships](#)

[Find free money for
college at Fastweb.
Search now!](#)

Missouri Pell Grant

The Missouri Pell Grant is used for attending college. You can use this grant at any college in Missouri as long as the participate in the Federal Student Aid Program. If your school has a 6 digit federal school code. You will be able to know if you are eligible for the Missouri Pell Grant by your EFC. If your EFC is lower than 3850, then you are eligible.

Below is the list of schools that participate in the Missouri Pell Grant Program.

A. T. Still University of Health Sciences
Abbott Academy of Cosmetology
Academy of Beauty Culture
Adult Vocational Education
Allied College
American College of Hair Design
Andrews Academy of Cosmetology
Aquinas Institute of Theology
Artistic School of Hair Design
Assemblies of God Theological Seminary
Aviation Institute of Maintenance
Avila University
Baptist Bible College
Barnes Hospital Dietetic Internship
Barnes Hospital School of Radiation Therapy Technology
Barnes School of Radiologic Technology
Boonslick Technical Education Center
Brookfield Area Career Center
Bryan College
Calvary Bible College
Cape Girardeau Career and Technology Center
Career and Technology Center at Fort Osage
Carrollton Area Vocational Technical School
Cass Career Center
Central Bible College
Central Christian College of The Bible
Central College of Cosmetology
Central Methodist College
Central Missouri State University
Chillicothe Beauty Academy
Cleveland Chiropractic College
Clinton Technical School
College of the Ozarks
Columbia Area Career Center
Columbia Beauty Academy
Columbia College
Conception Seminary College
Concorde Career Institute

Concordia Seminary
Cosmetology Concepts Institute
Cottey College
Covenant Theological Seminary
Cox Health System School of Radiologic Technology
Crowder College
Culver-Stockton College
Dallas County Career Center
Davis H Hart Mexico Area Vocational Technical School
Deaconess College of Nursing
Devry Institute of Technology
DeVry University
Drury University
East Central College
Eastern Jackson County College of Allied Health
Eden Theological Seminary
Elaine Steven Beauty College
Evangel University
Excelsior Springs Area Career Center
Florissant Upholstery School
Fontbonne University
Forest Institute of Professional Psychology
Four Rivers Career Center
Franklin Technology Center
Gibson Technical Center
Grabber School of Hair Design
Grand River Technical School
Hannibal - LaGrange College
Hannibal Career and Technical Center
Harris - Stowe State College
Heritage College
Herndon Career Center
Hickey College
Hil Cres College of Cosmetology
Hillyard Technical Center
House of Heavilin Beauty College
House of Heavilin Beauty College of Blue Springs
House of Heavilin of Blue Springs
IHM Health Studies Center
Independence College of Cosmetology
ITT Technical Institute
Jefferson College
Jewish Hospital College of Nursing & Allied Health
Kansas City Art Institute
Kansas City Business College
Kemper Military School and College
Kennett Area Vocational Technical School
Kenrick - Glennon Seminary
Kirksville Area Technical Center
Kirksville College of Cosmetology
Laiben School of Cosmetology
Lake Career & Technical Center
Lamar Area Vocational Technical School

Lebanon Technology and Career Center
Lester E Cox Medical Center School of Medical Technology
Lester E. Cox Medical Center
Lewis & Clark Career Center
Lex La Ray Technical Center
Lincoln University
Lindenwood University
Linn State Technical College
Logan College of Chiropractic
Longview Community College
Lutheran School of Nursing
Macon Area Vocational Technical School
Maple Woods Community College
Martinez School of Cosmetology
Maryville University of Saint Louis
Merrell University of Beauty Arts & Sciences
Messenger College
Metro Business College
Metropolitan Community Colleges
Midwest Institute
Midwest Theological Seminary
Midwestern Baptist Theological Seminary
Mineral Area College
Missouri Baptist Medical Center School of Nursing
Missouri Baptist University
Missouri Beauty Academy, LLC
Missouri College
Missouri College of Cosmetology - South
Missouri College of Cosmetology North
Missouri School of Barbering & Hairstyling-St. Louis
Missouri Southern State University - Joplin
Missouri Tech
Missouri Valley College
Missouri Western State College
Moberly Area Community College
Moberly Area Technical Center
National Academy of Beauty Arts
National American University
National-Louis University
Nazarene Theological Seminary
Neosho Beauty College
Neosho Beauty College
Nevada Regional Technical Center
New Dimension School of Hair Design
New Madrid County Area Vocational Technical School
Nichols Career Center
North Central Career Center
North Central Missouri College
North Technical School
Northland Career Center
Northwest Missouri State University
Northwest Technical School
Ozark Christian College

Ozark Mountain Technical Center
Ozarks Technical Community College
Paris II Educational Center
Park University
Patricia Stevens College
Patsy & Rob's Academy of Beauty
Perryville Area Career and Technology Center
Pike Lincoln Technical Center
Pinnacle Career Institute
Poplar Bluff Technical Career Center
Ranken Technical College
Research Medical Center
Research Medical Center School of Medical Technology
Research Medical Center School of Nuclear Medical Technology
Rockhurst University
Rolla Technical Institute
Saint Charles County Community College
Saint John's Regional Health Center - School of Medical Technology
Saint John's School of Nursing
Saint Joseph Beauty University
Saint Louis Christian College
Saint Louis College of Health Careers
Saint Louis College of Pharmacy
Saint Louis Community College
Saint Louis Hair Academy
Saint Louis Technical Career College
Saint Louis University
Saint Lukes College
Saint Paul School of Theology
Salem College of Hairstyling
Saline County Career Center
Sanford-Brown College
Sikeston Beauty College
Sikeston Career and Technology Center
South Central Career Center
Southeast Missouri Hospital College of Nursing and Health Sciences
Southeast Missouri State University
Southwest Baptist University
Southwest Missouri School of Anesthesia
Southwest Missouri State University
Southwest Missouri University - West Plains
Southwest School of Broadcasting
Springfield College
St Johns Regional Health Center School of Radiologic Technology
St. Charles School of Massage Therapy
Stage One - The Hair School
Stage One, The Hair School
State Fair Community College
Stephens College
Tad Technical Institute - Kansas City
Texas County Technical Institute
Three Rivers Community College
Tri County Technical School

Truman Medical Center School of Nurse Anesthesia
Truman State University
University of Health Sciences (The)
University of Missouri - Columbia
University of Missouri - Kansas City
University of Missouri - Rolla
University of Missouri - Saint Louis
Vatterott College
Vatterott Educational Centers
Warrensburg Area Vocational Technical School
Washington University in St. Louis
Washington University in St. Louis
Waynesville Technical Academy
Webster University
Wentworth Military Academy & Junior College
Westminster College
William Jewell College
William Woods University

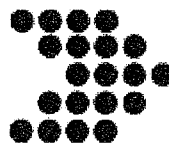
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FEDERAL STUDENT AID

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Welcome to the Federal Student Aid PIN Web site



This Web site is your source of information for the Federal Student Aid PIN.

Your PIN can be used each year to electronically apply for federal student aid and to access your Federal Student Aid records online. If you receive a PIN, you agree not to share it with anyone. Your PIN serves as your electronic signature and provides access to your personal records, so you should never give your PIN to anyone, including commercial services that offer to help you complete your FAFSA. Be sure to keep your PIN in a safe place.

Apply For A PIN

The PIN Application is for students and parents who want to apply for a Federal Student Aid PIN.

[APPLY NOW](#)

Site Last Updated: Sunday, April 19, 2009



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FEDERAL STUDENT AID

Federal Student Aid

FAFSA4caster



Preparing for college takes planning and organization.

Paying for college takes financial aid.

FAFSA4caster will help you get an early start on the financial aid process by providing you with an early estimate of your eligibility for federal student aid.

In addition, FAFSA4caster will increase your knowledge of the financial aid process and provide information about other sources of aid.

Another feature of FAFSA4caster is the "FAFSA4caster Tip". These tips appear throughout the site and provide you with information that will help make preparing for college and the financial aid process easier.

But that's not all. If you use FAFSA4caster, when you're ready to officially apply for aid, FAFSA4caster will transfer all of your data to the *FAFSA on the Web* application, making the experience of applying for federal student aid a lot easier for you.

So help make your forecast a bright one by not only planning for college but by preparing for the costs of a college education.

Go ahead and get started... use FAFSA4caster now!

Site Last Updated: Sunday, April 19, 2009

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Get Started

A

Understanding financial aid. What is federal student aid? Who qualifies? How do you apply? Get an early start on the financial aid process by learning the basics now. It can be as easy as A-B-C!

[Link to section](#)

Use the FAFSA4caster

B

[Begin Now](#)

Take the Next Step

C

What are your next steps? Learn how to transition from FAFSA4caster to *FAFSA on the Web*, follow the financial aid timeline, and perform searches for scholarships and other types of non-federal financial aid.

[Link to section](#)

Scheduled Maintenance:

FAFSA4caster will be unavailable on every Sunday from 5 a.m. to 11 a.m. (Eastern Time). We apologize for any inconvenience this may cause.

University of Missouri - St. Louis

Student Financial Aid

Acquire a high-quality
education while meeting
your work and
family commitments.

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"FEDERAL SCHOOL
CODE - 002519"

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Glossary

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Academic year: the measure of the academic work to be accomplished by a student each year as defined by the University, which has two semesters that contain at least 30 weeks of instructional time in which a full-time student is expected to complete at least 24 semester credits.

Award year: the period of time between fall term and the end of the following second summer session.

Accrued interest: interest that accumulates on the unpaid balance of your loan.

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Borrower: person responsible for repaying a loan who has agreed to the terms and signed a promissory note.

Campus-based programs: collective term that refers to the Federal Supplemental Educational Opportunity Grant, Federal Work-Study programs, and Federal Perkins Loan.

Capitalizing interest: adding unpaid, accumulated interest to the loan principal, increasing the total loan cost.

Central processing system (CPS): the system that receives your need analysis data. The CPS calculates your official expected family contribution (EFC)

Consolidation loan: A loan taken out to pay off existing student loans (Perkins, SLS, Stafford, HEAL or PLUS); by combining existing loans the borrower simplifies repayment, and can lower monthly payment amount by extending the repayment period to up to 30 years.

Cost of attendance (COA): your anticipated expense to attend college. Includes tuition, fees, housing, food, transportation, books and supplies, personal expenses, and other costs, depending on individual circumstances.

Credit balance: the amount remaining in your university student account after all on-campus charges have been paid. A credit balance is issued to the student in the form of a paper check or a credit to the student's bank account.

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Default: failure to repay a loan according to the terms of the promissory note. For a loan repayable in monthly installments, a loan is in default after 270 days of no payment.

Deferment: the temporary postponement of loan payments for a limited period of time. Deferments, allowed for specific borrower activities, extend the loan repayment period by the length of the deferment period.

Delinquency: this occurs when loan payments are late or missed, as specified in the terms of the promissory note and the selected repayment plan.

Dependent student: meets any one of the criteria as defined by the federal government: born after January 1, 1978; not married; has undergraduate status; does not have legal dependents other than a spouse; is not an orphan or ward of the court (or was not a ward of the court until age 18); and is not a veteran. Dependent students must report their parents' income on their financial aid applications.

Direct loans: a federal loan program established by the Student Loan Reform Act of 1993 that provides loans directly to students from the federal government at a variable interest rate. You pay an origination fee on the gross amount borrowed. Loans may be either need or non-need based.

Direct Loan Servicing Center: the U.S. Department of Education's agent contracted to collect Direct Loans and handle deferments, repayment options, and consolidations.

Disbursement: the release of financial aid funds to individual student accounts; funds are disbursed when the student's financial aid file is complete and registration has been verified.

Discharge: the release of borrowers from their obligations to repay their Direct Loans when they have met certain conditions, such as permanent total disability.

Disclosure statement: a statement of the actual cost and terms of the loan, including interest rate and additional finance charges.

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Expected family contribution (EFC): the dollar amount that a family is expected to contribute to a student's education as determined by the needs analysis.

Entrance/exit interview: counseling sessions that borrowers attend before receiving their first loan disbursements and again before leaving school.

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FAFSA: Free Application for Federal Student Aid: the federal form that must be completed to be considered for all federal financial aid funds.

Federal Family Education Loan Program: a federal loan program that allows students to borrow funds from a private lender at a variable interest rate. Loans are insured by third parties called guaranty agencies, so a student's credit history is not an issue. You pay an origination fee on the gross amount borrowed. Loans may be either need or non-need based.

Federal Pell Grant: a federal grant program for needy postsecondary students who have not received a bachelor's degree or first professional degree.

Federal Perkins Loan: low interest loans for undergraduate or graduate students. Priority is given to students with exceptional financial need, as defined by UM-St. Louis.

Federal Quality Assurance Program: a program to assure that delivery of student aid funds is conducted accurately, expediently, and with integrity. Participants are student financial aid applicants selected at random.

Federal Work Study: state and federal employment programs that subsidize wages for postsecondary students with financial need to help them pay for educational expenses.

Financial aid: financial assistance in the form of scholarships, grants, employment opportunities, and education loans from federal, state, and private sources.

Financial Aid Award Letter: a letter to you from the UM-St. Louis, that lists the types and amounts of aid offered and the terms and conditions of that aid.

Forbearance: an arrangement to postpone or reduce a borrower's monthly payment amount for a limited and specified period, or to extend the repayment period. The borrower is charged interest during a forbearance. A forbearance is usually granted at the discretion of the lender to borrowers ineligible for a deferment.

Ford Federal Direct Plus Loan Program: a loan for parents with good credit histories who want to borrow for their dependent student.

Full-time student: an undergraduate student taking a minimum of 12 credits per term or a graduate student taking a minimum of 9 credits per term. (Summer full-time enrollment is 9 hours for undergraduate students, 7 for graduate students.)

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Grants: educational funds that do not require repayment from present or future earnings.

Grace period: the period between the time borrowers leave school or drop below half-time study and the time they must begin repaying their loans, usually six to nine months, depending on the type of loan.

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Half-time student: an undergraduate or professional student taking at least 6 credits per term or a graduate student taking at least 5 credits per term during the academic year. (Summer half-time enrollment is 5 hours for undergraduates, 4 hours for graduates.)

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Income: amount of money received from any or all of the following: wages, interest, dividends, sales, or rental of property or services, business or farm profits, certain welfare programs, disability, inheritance, gambling or contest winnings, or retirement benefits and other types of taxable and nontaxable income.

Independent student: must meet any one of the following criteria as defined by the federal government: born before January 1, 1978; married, with graduate or professional student status; have legal dependents other than a spouse; be an orphan or ward of the court (or have been a ward of the court until age 18); or be a veteran. Independent students report only their own income and assets (and those of a spouse) when applying for financial aid. Parents of independent students are not eligible for Direct PLUS Loans.

Interest rate: cost paid to borrow money. This rate may be fixed or variable.

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Legal dependent (for dependency determination): a child or other person (other than a spouse) who lives with and gets more than half of his or her support from the student and will continue to receive that support during the school year.

Legal guardian: a court-appointed individual whose guardianship responsibilities include using personal financial resources to support the person in his or her charge.

Lender: an entity offering loans to students; it can be a private company or bank, the government (Direct Loans), or an educational institution (Perkins Loans).

Less than half-time student: an undergraduate taking less than 6 credits per term or graduate student taking less than 5 credits per term. Students enrolled less than half-time are ineligible for financial aid under most circumstances.

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Master Promissory Note (MPN): a promissory note that can be used to make one or more loans for one or more academic years; currently used to make Subsidized and Unsubsidized Stafford Loans.

Merit-based aid: assistance that is awarded because of a student's achievements or talent in a particular area, such as academics or athletics.

Need: the difference between UM-St. Louis cost of attendance and a student's (and family's) ability to pay. Ability to pay is represented by the EFC.

Need analysis: a system used to estimate a family's ability to pay for postsecondary education based on the information reported on the financial aid application; one of the necessary steps in establishing a student's need for financial assistance

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Origination fee: a fee charged by the federal government and deducted from the loan proceeds before disbursement to help reduce the cost of supporting low-interest loans; currently assessed on Direct and FFELP Loans, but not on the Perkins Loan.

Overaward: a situation in which the student's financial aid exceeds the calculated financial need. Federal student aid programs do not allow overawards.

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Prepayment: any amount paid on a loan by the borrower before it is required to be paid under the terms of the promissory note. There is no penalty for prepaying principal or interest on Stafford or Perkins Loans.

Principal: amount a person borrows (which may increase as a result of capitalized interest) and the amount on which interest is paid.

Promissory note: a legal and binding document signed by a borrower promising to repay a loan; it includes the terms and conditions for repayment.

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Repayment schedule: a statement provided by the lender or servicer of a loan to the borrower that lists the amount borrowed, the amount of monthly payments, and the date payments are due.

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Satisfactory academic progress: the academic standard, as determined by UM-St. Louis, in compliance with federal regulations, that a student must meet to continue receiving financial aid.

Scholarships: educational funds that do not require repayment from present or future earnings and are usually awarded on the basis of merit.

Servicer: a company employed by a lender to perform administrative tasks involved with loans, such as processing of deferments and collection of payments.

Statement of Educational Purpose/Registration Compliance: a statement on the FAFSA in which students certify with their signature that they will use funds only for educational expenses and that they have, if required to do so, registered with Selective Service.

Student Aid Report (SAR): the notification to the student of the results of processing the FAFSA.

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Three-quarter-time student: an undergraduate student taking 9-11 credits per term or a graduate student taking 6-8 credits per term

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Variable interest: rate of interest on a loan that is tied to a stated index and changes at intervals specified in the promissory note.

Verification: the process to confirm an individual student's application data. Students and parents must submit tax returns and other supporting documentation if asked.

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